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PATENT  
Customer No. 22,852  
Attorney Docket No. 5793.3058-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Javier GUZMAN et al. ) Group Art Unit: 2164  
Application No.: 09/828,830 ) Examiner: Unknown  
Filed: April 10, 2001 )  
For: METHODS AND SYSTEMS FOR )  
REMOTE POINT-OF-SALE )  
FUNDS TRANSFER )

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Commissioner for Patents  
Washington, DC 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the document listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

A copy of the listed document is attached. Applicants respectfully request that the Examiner consider the listed document and indicate that it was considered by making an appropriate notation on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies the document as prior art against any claim in the application and Applicants determine that the cited

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document does not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such document.

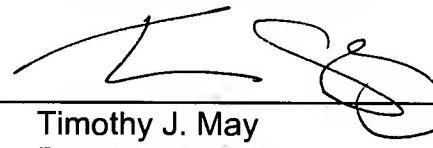
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should the document be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: May 24, 2002

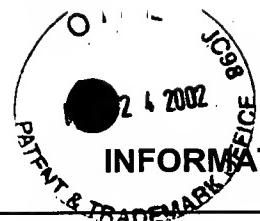
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## INFORMATION DISCLOSURE CITATION



|                                  |                                  |
|----------------------------------|----------------------------------|
| Atty. Docket No.: 5793.3058-00   | Appln. 09/828,830<br>Serial No.: |
| Applicants: Javier GUZMAN et al. |                                  |
| Filing Date: April 10, 2001      | Group: 2164                      |

## U.S. PATENT DOCUMENTS

| Examiner Initial* | Document Number | Issue Date | Name           | Class | Sub Class | Filing Date If Appropriate |
|-------------------|-----------------|------------|----------------|-------|-----------|----------------------------|
|                   | 6,354,491       | 3/12/2002  | Nichols et al. |       |           |                            |
|                   |                 |            |                |       |           |                            |
|                   |                 |            |                |       |           |                            |
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## FOREIGN PATENT DOCUMENTS

|  | Document Number | Publication Date | Country | Class | Sub Class | Translation Yes or No |
|--|-----------------|------------------|---------|-------|-----------|-----------------------|
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## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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| Examiner | Date Considered |
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\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.